1959
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What is reported to management may be just as significant in regard to other phases of the operations of the company. Inaccurate or misleading data may lead to wrong conclusions as to what is causing trouble in certain areas or classifications. Underwriting restrictions may be imposed where they shouldn't be, or they may be relaxed to the detriment of the company. Inaccurate claim-cost data may be reflected in the company's loss reserves, particularly where average or formula reserving methods are applied.

It is not enough that you simply take the data off the machines and hand it to management and to the actuaries. The reports must be accompanied by *interpretive information,* prepared by persons who are technically qualified to recognize any unusual situations which may be affecting the data and who can effectively present to management the true significance of the basic data. Without this, such material is not worth the expense of preparation and, in fact, may do more harm than good. **[The End]**